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INFORMATION DISCLOSURE STATEMENT

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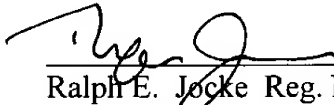
Non Patent Literature Documents

JOANNA SMITH BERS., "Transforming Customers into Virtual Bankers," Bank Systems & Technology, Vol. 33, No. 5, May 1996

JOHN R. LEVINE, ET AL., "The Internet For Dummies," Glossary, 4th ed., (1997)

This application is a division of U.S. Patent No. 09/193,634 filed November 17, 1998. The above listed references are of record in the parent application. Also submitted herewith is form PTO/SB/08 (formerly form PTO-1449). The citation of these references shall not constitute an admission that these items are prior art.

Respectfully submitted,



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